

## **BHIM app, or the Bharat Interface for Money**

BHIM app, or the Bharat Interface for Money, is the government's latest app to push India towards a cashless or 'less-cash' society. The BHIM app is presently available for Android OS. According to the government, the BHIM app allows the users to make cashless payments using their mobile phones in a "fast, secure and reliable" way.

### **1. Where to download BHIM app from?**

You can download the app from here:

<https://play.google.com/store/apps/details?id=in.org.npci.upiapp>

### **2. How to use BHIM app?**

After downloading the BHIM app from the Play store, the user has to register his/her bank account and set up a UPI Pin for it. The user's mobile number will become the payment address. Once registered, you can start transacting using the BHIM app.

### **3. How can I send or receive money using the BHIM app?**

The user can send or receive money from friends, family and customers through a mobile number (payment address). The money can also be sent to non-UPI supported banks. This can be done using MMID and IFSC. The user can also collect money by sending a request and reverse payments if required.

### **4. Which banks support the BHIM app?**

Following are the banks that support the BHIM app. The list is as released by the government:

Allahabad Bank, Andhra Bank, Axis Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Catholic Syrian Bank, Central Bank of India, DCB Bank, Dena Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI

Bank, IDFC Bank, Indian Bank, Indian Overseas Bank, IndusInd Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, RBL Bank, South Indian Bank, Standard Chartered Bank, State Bank of India, Syndicate Bank, Union Bank of India, United Bank of India, Vijaya Bank.